

Desiderio, Ross

March 19, 2009

Regulatory Body: Insurance Council of Manitoba

Decision Maker: General Insurance Council

Council determined that this General Insurance Agent be fined in the amount of \$2,000.00 and assessed costs in the amount of \$1,500.00 for failure to provide proper limits, and failure to advise the client with respect to policy requirements, replacement cost, and coinsurance. These actions were in violation of the General Insurance Agent Code of Conduct, Sections 2, 3 and 4.